

## Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
John Thomas Joyce, Jr.  
Susan Kimberly Pindar  
DebtorsCase No. 17-10758-amc  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 13

Date Rcvd: Mar 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2020.

db/jdb +John Thomas Joyce, Jr., Susan Kimberly Pindar, 63 Turf Road, Levittown, PA 19056-1519  
 14012751 +Jeffery A. Fournier, Esquire, 2480-B Durham Road, Bristol, PA 19007-6902  
 13888200 +NJ Gateway Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave.,  
 Tinton Falls, NJ 07724-3001  
 13868313 +The Bank of New York Mellon, Trustee (See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg

E-mail/Text: megan.harper@phila.gov Mar 14 2020 03:44:27 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 14 2020 03:43:46  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 14 2020 03:44:14 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13900004 EDI: AIS.COM Mar 14 2020 07:18:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 13882277 +EDI: DVTM.COM Mar 14 2020 07:19:00 Bridgecrest Credit Company LLC, PO Box 29018,  
 Phoenix, AZ 85038-9018  
 14454326 EDI: JEFFERSONCAP.COM Mar 14 2020 07:18:00 JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999,  
 St Cloud MN 56302  
 13922374 E-mail/PDF: resurgentbknofications@resurgent.com Mar 14 2020 03:38:36  
 LVNV Funding, LLC its successors and assigns as, assignee of GE Money Bank,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 13872472 +EDI: DRIV.COM Mar 14 2020 07:18:00 Santander Consumer USA, P.O. Box 961245,  
 Fort Worth, TX 76161-0244  
 13884204 EDI: WFFC.COM Mar 14 2020 07:19:00 Wells Fargo Bank N.A., dba Wells Fargo Dealer Se,  
 PO Box 19657, Irvine, CA 92623-9657

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 15, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2020 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor Specialized Loan Servicing LLC, as servicer for  
 The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for CWABS, Inc., Asset-Backed  
 Certificates, Series 2002-2 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
 DANIELLE BOYLE-EBERSOLE on behalf of Creditor Bridgecrest Credit Company, LLC  
 debersole@hoflawgroup.com, pfranz@hoflawgroup.com  
 JASON BRETT SCHWARTZ on behalf of Creditor American InfoSource LP as Agent for Verizon  
 jschwartz@mesterschwartz.com  
 JEFFERY A. FOURNIER on behalf of Debtor John Thomas Joyce, Jr. jefffournier@verizon.net  
 JEFFERY A. FOURNIER on behalf of Joint Debtor Susan Kimberly Pindar jefffournier@verizon.net  
 MATTEO SAMUEL WEINER on behalf of Creditor Specialized Loan Servicing LLC, as servicer for  
 The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for CWABS, Inc., Asset-Backed  
 Certificates, Series 2002-2 bkgroup@kmlawgroup.com  
 REBECCA ANN SOLARZ on behalf of Creditor The Bank Of New York Mellon Et Al...  
 bkgroup@kmlawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

REBECCA ANN SOLARZ on behalf of Creditor Specialized Loan Servicing LLC, as servicer for The  
Bank of New York Mellon f/k/a The Bank of New York, as Trustee for CWABS, Inc., Asset-Backed  
Certificates, Series 2002-2 bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 10

Information to identify the case:		
Debtor 1	<b>John Thomas Joyce Jr.</b>	Social Security number or ITIN <b>xxx-xx-3268</b>
	First Name Middle Name Last Name	EIN --
Debtor 2	<b>Susan Kimberly Pindar</b>	Social Security number or ITIN <b>xxx-xx-0999</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>		
Case number: <b>17-10758-amc</b>		

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

John Thomas Joyce Jr.

Susan Kimberly Pindar

3/12/20

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**